

### REMARKS

The Examiner has rejected claims 1-2, 4-9, 11-16, 18-24, 26-36, 38-44, and 46 under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 4,953,085). The Examiner has rejected claims 3, 10, 17, 25, 37, and 45 under 35 U.S.C. § 103(a) as being unpatentable over Atkins in view of Quicken by Intuit. It is the Examiner's position Atkins teaches the claimed invention except for access of account information via a website or browser. Applicant has amended the claims to indicate more clearly that the present invention provides to users recent financial transaction data from a plurality of financial institutions. In view of Applicant's amended claims, Applicant respectfully traverses the rejections.

Atkins is directed to a personal financial management program that provides a means for analyzing and reporting on investments in various asset accounts and credit facilities within a single client "HOPE" account that is maintained at a single financial institution. In the preferred embodiment of the invention, a mortgage with a variable amortization scheduled is managed. The client "HOPE" account is analyzed through mathematical programming and if imbalanced, the distribution of assets and liabilities within the account is reallocated.

Although the "HOPE" account allows the client to "maximize his financial performance and realize his financial objectives" (Col. 7, ll. 59-61), the goals of the invention also include "... satisfying the financial institution's objective" (Col. 2, ll. 13-14) and "... providing appropriate security for the financial institution" (Col. 6, ll. 67-68). Control over accounts, investments, etc. therefore, is an important aspect of the Atkins "'HOPE" account. As a result, Atkins teaches that various financial services and

products are "received and dispensed *within the HOPE account framework*." (Col. 7, ll. 61-64; emphasis added). Atkins is clearly directed to a special type of financial account that is established and maintained at single financial institution and that uses products and services specific to the financial institution so that the financial goals of the client as well as the financial institution may be reached.

Atkins is directed to managing a mortgage and maximizing various investment earnings using monies that normally be used to amortize the mortgage (Col. 2, ll. 25-29). Therefore, there is no need to obtain and no reason to use financial transaction data from other financial institutions. With respect to data from other financial institutions, Atkins states only that "[o]ther banks, financial service institutions and insurance companies may communicate with the HOPE account's system in order to transfer asset and liability holdings or verify asset or liability holdings." (Col. 10, ll. 10-13). Atkins does not explain how or when asset or liability holding communications occur. Furthermore, there is no teaching or even a suggestion that financial transaction data from other financial institutions is obtained for any reasons.

Applicant has amended the claims to indicate more clearly that the present invention is directed to a website or other online information server that receives financial transaction data (such as credit and debit card transactions) for a plurality of users of a plurality of financial institutions. The transaction data from different financial institutions for a plurality of users is received at one site that users can access at any time. From a single site, they can review data from different accounts at different institutions. Following verification of the user identity at the site, account data such as account numbers is used to find for the user financial transaction data from various

financial institutions. Because the data is available from one site, the user is not required to access each financial institution's website or online information server separately to see recent account activity. Applicant respectfully submits that because Atkins does not teach or even suggest receiving at a single site financial transaction data for a plurality of users of a plurality of financial institutions, it cannot support the claim rejections. It also cannot be combined with the Quicken reference to support the claim rejections.

Support for the amended claims is found in the following paragraphs of the specification:

- Para. 5: ... Conductor allows customers to view and use financial information concerning recent activity in various accounts.
- Para. 6: The financial data are transmitted daily to Conductor so that users of the Internet or an online information service may access financial data relating to their own credit and debit card transactions.
- Para. 17: As shown in Figure 1, a number of Name Servers 24, 26, 28 and Financial Object Servers 30, 32, 34 may be in operation at one time. These servers may communicate with a Legacy System 38 or other Database Servers 36 in order to respond to specific requests for information.
- Para. 22: A suite of online interfaces may be used by applications, service providers, and other clients to manipulate financial information available through Conductor.
- Para. 26: Approved transactions may then be reported to the purchaser's bank 68 as well as other supporting financial institutions for further processing before transmission to a financial services provider 66 in communication with a Conductor host computer 64. The financial services provider 66 functions as a repository for financial transactions originating from a variety of sources and supported by a large number of financial institutions and processing centers (i.e., different banks, clearing houses, authorization centers, etc.). ... After the data are available on the host computer 64, a Conductor user 60 may access the database via the Internet 62 or through a native Windows™ application according to the method described above.
- Para. 27: for each credit or debit card transaction, the data for each record includes the following:
- Account** unique series of digits to identify cardholder. Also  
**number 80:** identifies issuer and type of financial transaction card.

Para. 31: ... the user may be asked to provide an account number, a personal identification number, and a request for either the current month's statement or the previous month's statement.

Applicant respectfully requests that the present application is now ready for allowance and such action is earnestly requested.

Respectfully submitted,

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